

# **Personal Care Assistance in Arkansas**

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## **What Is Personal Care Assistance?**

Personal Care Assistance is any action to assist a person with a disability in accomplishing activities of daily living. Primarily, these are tasks that the individual is unable to physically perform or has a great deal of difficulty doing. These cover a broad spectrum of activities including bathing, dressing, feeding, toileting, transferring, mobility, cooking, cleaning, laundering, dispensing of routine medications and similar tasks.

Personal Care Assistance is also known as attendant care, personal assistance services or home health care. The individual providing the care is often referred to as a Personal Care Assistant or PCA.

## **How Does It Differ From Nursing Care?**

The tasks performed by a personal care attendant (PCA) are typically non-medical in nature and do not require medically trained personnel to carry out. Though the provision of these services is essential to the well-being and health of the individual with a disability, they can typically be performed by a layperson who has received medical training.

## **Who Utilizes Personal Care Assistance?**

The need for personal care assistance cuts across the population. Users, often called consumers, range in age from infants to senior citizens. Their disabilities range from respirator dependent quadriplegics to ambulatory individuals with multiple sclerosis. Their common characteristics are that each has a disability, permanent or temporary, which prevents them from independently accomplishing their needed activities of daily living in their home environment. Many individuals with spinal cord disabilities require personal care assistance in order for them to prepare to go to work each day. For some people with cognitive disabilities (such as traumatic brain injury or Alzheimer's), the PCA may assist with planning activities, managing financial and personal business or communication. However, this is typically not the case for a person with a spinal cord disability.

## **Why Utilize Personal Care Assistance?**

Personal care assistance is a cost effective way for people with disabilities to receive needed assistance to accomplish daily living tasks that allow them to live independently in the com-



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munity. The provision of care often prevents institutionalization (nursing home admission) of individuals who are then able to fulfill functional roles in society. Personal care assistance also reduces the physical, emotional and financial drain on family members of the individual with a disability. It may prevent injury or dissolution of the family unit and may allow parents and/or spouse to return to work, thus decreasing need for public aid.

### **What Does Personal Care Assistance Cost?**

The hourly cost of personal care will vary by location and provider, but is typically in the range of \$5.35 to \$12.00 per hour. Some individuals will utilize personal care only a few hours per week while others need help 24 hours per day. One study of personal care services utilization in the SCI population (Blackwell et al., 2001) reflect that after the first year of injury, the cost of personal care makes up the largest percentage of disability related expenses (about 40%). The average annual cost is estimated at about \$12,000 per year. It is difficult to estimate an exact cost for personal care assistance, as the cost is dependent upon the number of hours and type of care needed by the individual and his or her location.

### **Is Personal Care Assistance Cost Effective?**

An Arkansas Spinal Cord Commission (ASCC) Study on Long Term Attendant Care recipients in 2001 found that the annual cost of attendant care provided by ASCC was 27 percent of the cost of level one skilled nursing home care (the level which would be required for these quadriplegic individuals). Other studies have noted the increased complications and acute hospitalizations for individuals in nursing homes. Personal Care Assistance can prevent costly secondary conditions such as pressure sores (decubitus ulcers).

Paying trained non-medical service providers instead of licensed health care professionals (i.e., licensed practical nurses, registered nurses, physical therapists) to provide personal care is significantly less expensive, frequently decreasing the cost by 50 to 75 percent. In addition, recruiting these individuals to provide services that are compatible with the consumer's schedule is much more likely than agency health care providers.

There is no way to put a price on the independence, autonomy and quality of life that living independently in one's own home with personal care provides individuals with physical disabilities!

### **Who Pays The Cost Of Attendant Care?**

Studies indicate that only about 61 percent of needed personal care assistance is paid, the remaining 39 percent is typically provided by unpaid family members. Resources for payment of personal care assistance include:

**Medicaid** - for individuals who meet the criteria, Medicaid will cover personal care assistance. There are several Medicaid Waiver programs (programs that "waive" or modify the normal Medicaid eligibility and service requirements) for adults with disabilities administered by the Aging and Adult Services Division (DAAS) of the Department of Human Services (DHS) in Arkansas. These are consumer directed personal care assistance programs and include the Alternatives Waiver for Adults with Physical Disabilities, Independent Choices and Passages. For more information on these programs, contact DAAS at 1-800-981-4457. An individual who does not meet the financial eligibility Medicaid may be eligible for one of the waiver programs as some of the income eligibility requirements are increased. In addition, specialized programs are available for ventilator dependent

children and through the Developmental Disabilities Waiver Program administered by the Department of Developmental Disabilities at DHS.

**Medicare** - home health care is provided to homebound individuals with physical disabilities. This care is typically based on medical need, is supervised by a nurse and is limited in hours and duration. Contact your physician or a home health agency to learn more about eligibility for this service.

**Arkansas Spinal Cord Commission** - provides up to four hours per day of long or short term attendant care to spinal cord injured individuals meeting the financial /medical criteria (there is presently a waiting list for long term care). An ASCC Case Manager can provide additional information about this program.

**Insurance Carriers** - Workers Compensation and health insurance carriers sometimes find personal care assistance a beneficial, cost effective method of meeting the long term care needs of individuals with physical disabilities or catastrophic injuries and will assume the cost. This may be a temporary or a long-term option.

**Veteran's Administration** - provides personal care assistance funding to qualified veterans with physical disabilities. This program is often called "aid and attendants." Contact your VA Spinal Cord Coordinator or Clinic to learn more about this program.

**Out of Pocket** - The most common payment source for personal care assistance is the individual or family who is receiving the service. Many individuals, particularly those in middle income brackets, who do not financially qualify for the programs listed above, must pay for the care themselves. Individuals

who litigate or obtain a settlement should include personal care assistance as a component of their life care plan or settlement, even if they do not presently need assistance.

### Summary

Personal Care Assistance is a diverse service that assists individuals with physical disabilities in activities of daily living. It is not necessarily medically based and is typically provided by trained lay individuals. It is a cost effective service, provided in the home or community, at a cost significantly less than institutionalization or medical care. It prevents medical complications and promotes gainful activity and independence, preserves family unity and promotes quality of life. Some public service agencies and insurance carriers provide the service, but the individual or family receiving the service often absorbs the cost.

Personal Care Assistance is a cost effective method to keep people independent in their own homes.

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